Case 17-10948-GLT Doc 95 Filed 12/24/22 Entered 12/25/22 00:25:05 Desc Imaged Certificate of Notice Page 1 of 8

IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

THOMAS GLAISTER, JR.
RONNETTE GLAISTER
Debtor(s)

Ronda J. Winnecour Chapter 13 Trustee, Movant

vs. No Respondents. Case No.:17-10948

Chapter 13

Document No.:

CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

- 1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
- 2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
 - 3. Attached hereto, please find the Trustee's Report of Receipts and Disbursements in this case.
- 4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

- 1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
- 2. Approve the Trustee's Report of Receipts and Disbursements,
- 3. Terminate wage attachments,
- 4. Revest property of the estate in the debtor(s), and
- 5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

- 1. The case was filed on $09/10/2017\,$ and confirmed on 5/23/18 . The case was subsequently Completed After Confirmation
 - 2. The Trustee made the following disbursements.

Total Receipts		84,370.00
Less Refunds to Debtor TOTAL AMOUNT OF PLAN FUND	804.17	83,565.83
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	3,697.31	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,697.31

Creditor Type Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured TRUCT NA TRUCTES MRE	0.00	FO C40 C0	0.00	F0 040 00
WILMINGTON TRUST NA - TRUSTEE MRF. Acct: 4629	0.00	52,619.68	0.00	52,619.68
WILMINGTON TRUST NA - TRUSTEE MRF. Acct: 4629	14,616.13	14,616.13	0.00	14,616.13
REGENCY FINANCE CO Acct: 9920	6,494.16	6,494.16	593.95	7,088.11
			_	74,323.92
Priority				_
PÁUL W MCELRATH JR ESQ Acct:	0.00	0.00	0.00	0.00
THOMAS GLAISTER, JR. Acct:	0.00	0.00	0.00	0.00
THOMAS GLAISTER, JR. Acct:	804.17	804.17	0.00	0.00
MCELRATH LEGAL HOLDINGS LLC Acct:	3,000.00	3,000.00	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXE CO	165.57	165.57	0.00	165.57
, 10011 , 1000 1000 1000 1000 1000 1000			_	165.57
Unsecured				_
AR RESOURCES INC Acct: 4751	0.00	0.00	0.00	0.00
CASHLAND++ Acct:	0.00	0.00	0.00	0.00
CNAC Acct: 3173	0.00	0.00	0.00	0.00
CONVERGENT OUTSOURCING INCORP Acct: 2451	0.00	0.00	0.00	0.00
CREDIT CONTROL SERVICE Acct: 9940	0.00	0.00	0.00	0.00
CREDIT CONTROL SERVICE Acct: 9399	0.00	0.00	0.00	0.00
CREDIT CONTROL SERVICE	0.00	0.00	0.00	0.00

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17-10948 Page 2 of 3 Creditor Type Creditor Name Claim Amount Prin Paid Int Paid Total Paid Unsecured Acct: 7605 CREDIT MANAGEMENT CO 0.00 0.00 0.00 0.00 Acct: 6828 0.00 0.00 0.00 0.00 CREDIT MANAGEMENT CO Acct: 3846 CREDIT MANAGEMENT CO 0.00 0.00 0.00 0.00 Acct: 0851 EXPRESS CASH ADVANCE++ 0.00 0.00 0.00 0.00 Acct: FIRST AMERICAN LOANS 0.00 0.00 0.00 0.00 Acct: MERCER COUNTY COMMUNITY FCU 397.09 56.05 0.00 56.05 Acct: 7997 NORTHWEST BANK ASSGNEE NORTHWE 5,003.41 706.28 0.00 706.28 Acct: 3699 PENN POWER/FIRST ENERGY* 8,398.34 0.00 1,185.51 1,185.51 Acct: 4234 PHELAN HALLINAN DIAMOND & JONES LL 0.00 0.00 0.00 0.00 VERIZON BY AMERICAN INFOSOURCE LP 27.71 196.27 27.71 0.00 Acct: 1004 VERIZON BY AMERICAN INFOSOURCE LP 121.57 17.16 0.00 17.16 Acct: 1775 VERIZON BY AMERICAN INFOSOURCE LP 116.03 16.38 0.00 16.38 Acct: 1788 **UPMC HEALTH SERVICES** 325.00 45.88 0.00 45.88 Acct: 6757 **UPMC HEALTH SERVICES** 1,446.75 204.22 0.00 204.22 Acct: 8987 849.00 **UPMC HEALTH SERVICES** 119.84 0.00 119.84 Acct: 8987 PHELAN HALLINAN DIAMOND & JONES LL 0.00 0.00 0.00 0.00 RICHARDSON THOMAS & BUSHMAN++ 0.00 0.00 0.00 0.00 Acct: 0.00 BRIAN C NICHOLAS ESQ 0.00 0.00 0.00 STEPHEN R FRANKS ESQ 0.00 0.00 0.00 0.00 Acct: NATIONWIDE BANK 0.00 0.00 0.00 0.00 Acct:

2,379.03

TOTAL PAID TO CREDITORS 76,868.52 Case 17-10948-GLT Doc 95 Filed 12/24/22 Entered 12/25/22 00:25:05 Desc Imaged Certificate of Notice Page 4 of 8

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TOTAL CLAIMED

PRIORITY 165.57 SECURED 21,110.29 UNSECURED 16,853.46

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

Case 17-10948-GLT Doc 95 Filed 12/24/22 Entered 12/25/22 00:25:05 Desc Imaged Certificate of Notice Page 5 of 8 IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	
THOMAS GLAISTER, JR.	G N 45 40040
RONNETTE GLAISTER Debtor(s)	Case No.:17-10948
Debioi(s)	Chapter 13
Ronda J. Winnecour	•
Movant	Document No.:
vs. No Repondents.	
ORDER O	F COURT
	, 20 , upon consideration of the Chapter 13
Trustee's Motion for Discharge of Debtor and Approval of following notice to the creditors and an opportunity to be hear DECREED , as follows:	•
(1). This Court finds that the Chapter 13 plan, as supplen finally completed.	nented by any and all amendments, has been fully and
(2). The debtor(s) is/are entitled to and shall receive a disc Bankruptcy Code.	charge in this case pursuant to Section 1328(a) of the
(3). To the extent not previously terminated, the wage attaterminated and the debtor(s) shall serve a copy of this order of	•
(4). Property of the estate hereby revests in the debtor(s). all claims or interests except as otherwise treated in the plan of the debtor(s)' use of the property of the estate is hereby termin	r in the Order confirming the Plan. All restrictions of
(5). Each and every creditor is bound by the provisions of creditor is provided for in the Plan, and whether or not such creditor. All mortgage and other secured debts provided for by the monetary defaults as of the payment date for which the Truste fees or penalties may be assessed for time periods or payment.	reditor has objected to, has accepted or rejected the ne Plan are hereby found to be cured of any and all e last made a distribution, and no additional interest, late
(6). After all distribution checks have been negotiated or f shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's I submission of the Final Report, the Trustee is discharged from	Final Report and Account (the "Final Report"). Upon
1	BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 17-10948-GLT Thomas Glaister, Jr. Chapter 13

Ronnette Glaister Debtors

CERTIFICATE OF NOTICE

District/off: 0315-1 User: auto Page 1 of 3
Date Rcvd: Dec 22, 2022 Form ID: pdf900 Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas Glaister, Jr., Ronnette Glaister, 2317 Mercer West Middlesex Road, West Middlesex, PA 16159-3211
cr	Wilmington Trust, National Association, not in its, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14707176	Express Cash Advance, 50 S Irvine Ave, Brookfield, OH 44403
14690390	+ Fnb Cons Disc Co, 41a Hadley Rd, Greenville, PA 16125-1239
14707179	+ Mercer County Communit, 428 N Sharpsville Ave, Sharon, PA 16146-2120
14690391	+ Mercer County Community FCU, 559 N. Hermitage Road, Hermitage, PA 16148-3227
14729538	+ Northwest Bank, PO Box 337, Warren PA 16365-0337
14707181	+ Nortwest Consumer Discount, 3879 E State St, Hermitage, PA 16148-3452
14690392	+ Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14690394	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
14792700	Wilmington Trust, National Association,, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID	_	Notice Type: Email Address Email/Text: RASEBN@raslg.com	Date/Time	Recipient Name and Address
	'	Email Text. Residence assignment	Dec 22 2022 23:41:00	Wilmington Trust, National Association, not in its, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
14690384		Email/Text: collectors@arresourcesinc.com	Dec 22 2022 23:41:00	Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422
14707170	+	Email/Text: cashamerica@nuvox.net	Dec 22 2022 23:41:00	Cashland, 906 S Irvine Ave, Masury, OH 44438-1263
14690385	+	Email/Text: bankruptcy@jdbyrider.com	Dec 22 2022 23:41:00	Cnac - In101, 12802 Hamilton Crossing, Carmel, IN 46032-5424
14690386	+	Email/Text: convergent@ebn.phinsolutions.com	Dec 22 2022 23:41:00	Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927
14690387	+	Email/Text: bankruptcy_notifications@ccsusa.com	Dec 22 2022 23:41:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
14690388	+	Email/Text: bankruptcy_notifications@ccsusa.com	Dec 22 2022 23:41:00	Credit Control Service, Po Box 607, Norwood, MA 02062-0607
14690389	+	Email/Text: bdsupport@creditmanagementcompany.com	Dec 22 2022 23:41:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

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District/off: 0315-	-1	User: auto	Page 2 of 3
Date Rcvd: Dec 2	2, 2022	Form ID: pdf900	Total Noticed: 28
14707177	+ Email/Text: bnc@advanceamerica.net	Dec 22 2022 23:41:00	First American Loans, 854 S Irvine Ave, Masury, OH 44438-1259
14707180	^ MEBN	Dec 22 2022 23:38:37	Nationwide Insurance, 1 Nationwide Plaza, Columbus, OH 43215-2239
14707182	+ Email/Text: bankruptcy@firstenergycorp.o	Dec 22 2022 23:41:00	Penn Power, PO Box 3687, Akron, OH 44309-3687
14769804	+ Email/Text: bankruptcy@firstenergycorp.o	Dec 22 2022 23:41:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14779194	^ MEBN	Dec 22 2022 23:38:33	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14783386	^ MEBN	Dec 22 2022 23:38:27	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14745947	Email/PDF: ebn_ais@aisinfo.com	Dec 22 2022 23:45:36	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14690393	+ Email/Text: wfmelectronicbankruptcynotit	fications@verizonwireless.com Dec 22 2022 23:40:00	Verizon, Po Box 650584, Dallas, TX 75265-0584
14722264	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.co	Dec 22 2022 23:45:23	Wells Fargo USA Holdings Inc., as Trustee, c/o Wells Fargo Bank, N.A., as Servicer, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address Wells Fargo USA Holdings Inc.
cr		Wilmington Trust, National Association
cr		Wilmington Trust, National Association, not in its
14707169	*P++	AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287, address filed with court:, Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422
14707171	*+	Cnac - In101, 12802 Hamilton Crossing, Carmel, IN 46032-5424
14707172	*+	Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927
14707173	*+	Credit Coll, Po Box 607, Norwood, MA 02062-0607
14707174	*+	Credit Control Service, Po Box 607, Norwood, MA 02062-0607
14707175	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14707178	*+	Fnb Cons Disc Co, 41a Hadley Rd, Greenville, PA 16125-1239
14707183	*+	Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14707184	*+	Verizon, Po Box 650584, Dallas, TX 75265-0584
14707185	*P++	WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203, address filed with court:, Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
14728820	##+	Regency Finance Company, 41-A Hadley Road, P.O. Box 152, Greenville, PA 16125-0152

TOTAL: 3 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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District/off: 0315-1 User: auto Page 3 of 3
Date Rcvd: Dec 22, 2022 Form ID: pdf900 Total Noticed: 28

Date: Dec 24, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed

below:

Name Email Address

Brian Nicholas

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust

2015-1 bnicholas@kmllawgroup.com

Elizabeth K. Holdren

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust

2015-1 eholdren@hillwallack.com, eholdren@ecf.courtdrive.com;hwbknj@hillwallack.com

Jerome B. Blank

on behalf of Creditor Wells Fargo USA Holdings Inc. jblank@pincuslaw.com

Kaitlin Shire

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust

 $2015\text{-}1\ kshire@hillwallack.com, lharkins@ecf.courtdrive.com; hwbknj@hillwallack.com; aemberger@ecf.courtdrive.com; hubknj@hillwallack.com; aemberger@ecf.courtdrive.com; aemberger@ec$

Kevin M Buttery

on behalf of Creditor Wilmington Trust National Association, not in its Individual Capacity, but Solely as Trustee for MFRA

Trust 2015-1 kbuttery@rascrane.com

Michael J Shavel

on behalf of Creditor Wilmington Trust National Association, not in its Individual Capacity, but Solely as Trustee for MFRA

Trust 2015-1 mshavel@hillwallack.com,

ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Debtor Thomas Glaister Jr. ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr.

on behalf of Joint Debtor Ronnette Glaister ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor Wilmington Trust National Association amps@manleydeas.com

TOTAL: 11